

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Charles Spratley, Jr.
Joselyn Waters
Debtors

Case No. 17-03977-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 10, 2023

User: AutoDocke
Form ID: fnldec

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db	# John Charles Spratley, Jr., P.O. Box 308, Analomink, PA 18320-0308
jdb	Joselyn Waters, P.O. Box 308, Analomink, PA 18320-0308

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Heather Stacey Riloff	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-HE4 ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-HE4 heather@mvrlaw.com, Michelle@mvrlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor HSBC Bank USA National Association, as Trustee for Ace Securities Corp. Home Equity Loan trust, Series 2005- HE4 Asset Backed Pass-Through Certificates, Series 2005-HE4 bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME

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EQUITY LOAN TRUST, SERIES 2005-HE4 ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-HE4
josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Joshua I Goldman

on behalf of Creditor HSBC Bank USA National Association, as Trustee for Ace Securities Corp. Home Equity Loan trust, Series 2005- HE4 Asset Backed Pass-Through Certificates, Series 2005-HE4 josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Joshua I Goldman

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-HE4 ASSETBACKED PASS-THROUGH CERTIFICATES, SERIES 2005-HE4 josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Matthew Christian Waldt

on behalf of Creditor HSBC BANK USA N.A. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Patrick James Best

on behalf of Debtor 2 Joselyn Waters patrick@armlawyers.com
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Patrick James Best

on behalf of Debtor 1 John Charles Spratley Jr. patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

John Charles Spratley Jr.,
aka John Charles Spratley, aka John Spratley,

Chapter 13

Debtor 1

Case No. 5:17-bk-03977-MJC

Joselyn Waters,
aka Joselyn Spratley, aka Joselyn Waters-Spratley,

Debtor 2

Social Security No.:

xxx-xx-2897

xxx-xx-0222

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: January 10, 2023

fnldec (01/22)